

Fill in this information to identify the case:

Debtor 1	Nadia Darbouze
Debtor 2	
United States Bankruptcy Court for the: Eastern District of Pennsylvania (Philadelphia)	
Case number	13-19415

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, NA as Trustee for Wamu Mortgage Pass through Certificates Series 2005-PR2 Trust

Last 4 digits of any number you use to identify the debtor's account: 8687

Court claim no. (if known): _____

Date of payment change:
Must be at least 21 days after date of this notice 12/01/2016

New total payment:
Principal, interest, and escrow, if any \$974.78

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$327.75

New escrow payment: \$192.16

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Caryn Barron

Date 10/31/2016

Vice President

Print: Caryn Barron

Title Vice President

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203

Specific Contact Information:

Phone: 972-537-9501

Email: caryn.l.barron@chase.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 13-19415

Judge: Chief Judge Eric L. Frank

In re:

Nadia Darbouze

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served via filing with the US Bankruptcy Court's CM ECF system on November 03, 2016 and/or by providing a copy of this document to a vendor on November 03, 2016 for mailing the same day by U.S. Postal Service First Class Mail Postage Prepaid to:

Debtor: Nadia Darbouze
267 B Shawmont Ave
Philadelphia, PA 19128

Debtor's Attorney: GEORGETTE MILLER
Law Office of Georgette Miller Esq. PC
335 Evesham Avenue
Lawnside, NJ 08045

Trustee: WILLIAM C. MILLER
Chapter 13 Trustee
1234 Market Street
Suite 1813
Philadelphia, PA 19107

/s/ Caryn Barron

Vice President



Customer Service Center
Monday - Friday
Saturday
Hearing Impaired (TDD)

1-800-848-9136
8 a.m. - 12 a.m. (ET)
8 a.m. - 8 p.m. (ET)
1-800-582-0542

00660 EWA Z 26616 C - ESU

NADIA DARBOUZE
267B SHAWMONT AVE
PHILADELPHIA PA 19128-4208

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	09/22/2016
Review Period	11/2013 to 11/2016
Escrow Surplus	\$3,360.13

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.

Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 12/01/2016
Principal & Interest	\$772.69	\$782.62
Escrow Account Deposit	\$327.75	\$192.16
Total Payment Amount	\$1,100.44	\$974.78

Summary

Your escrow surplus of \$3,360.13 will stay in your account.

Your escrow account statement shows \$3,360.13 more than was needed to pay your taxes and/or insurance. Because you have one or more past-due payments, the surplus will remain in your escrow account. If you bring your account current within 30 days of this statement, we will review your escrow account again. Any surplus at that time will be returned to you. If you bring your account current after the 30 days, please contact the Customer Service Center to request a new escrow review. Your monthly payment will be \$974.78 starting 12/01/16.

Keep this statement for your records.

Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

\$0.00	Your minimum required balance
\$1,546.16	Your estimated lowest account balance for [REDACTED]
\$3,360.13	Your escrow account surplus

¹See the "Estimated Escrow Account Activity" chart in this statement.

**Escrow Account History**

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,100.44. Your mortgage payment includes principal and interest \$772.69 and escrow money \$327.75.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-9,037.18.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An 'E' in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: November 2013 to November 2016

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$1,128.21	\$-2,033.29
11/2013	Deposit	\$316.28	\$0.00		
	Withdrawal - PMI		\$127.46	*	
12/2013	Deposit	\$316.28	\$0.00		
	Withdrawal - PMI		\$127.46	*	
01/2014	Deposit	\$316.28	\$0.00		
	Withdrawal - PMI		\$127.46	*	
01/2014	Withdrawal - CITY/SCHOOL		\$1,889.07	*	
				\$2,077.05	\$-2,415.67
02/2014	Deposit	\$316.28	\$0.00	*	
	Withdrawal - PMI		\$127.46		
02/2014	Withdrawal - CITY/SCHOOL	\$2,265.87	\$0.00	*	
				\$0.00	\$-4,432.20
03/2014	Deposit	\$316.28	\$0.00	*	
	Withdrawal - PMI		\$127.46		
04/2014	Deposit	\$316.28	\$127.47	*	
	Withdrawal - PMI		\$127.46		
05/2014	Deposit	\$316.28	\$127.47	*	
	Withdrawal - PMI		\$127.46		
06/2014	Deposit	\$316.28	\$0.00	*	
	Withdrawal - PMI		\$127.46		
07/2014	Deposit	\$316.28	\$127.47	*	
	Withdrawal - PMI		\$127.46		
08/2014	Deposit	\$316.28	\$0.00	*	
	Withdrawal - PMI		\$127.46		
09/2014	Deposit	\$316.28	\$0.00	*	
	Withdrawal - PMI		\$127.46		
10/2014	Deposit	\$316.28	\$0.00	*	
	Withdrawal - PMI		\$127.46		
				\$1,321.74	\$-4,942.01
				\$1,510.56	\$-5,069.47

(Continued)



Page 6 of 9

Loan Number
Statement Date

Statement Date
January 2014

Review Period

09/22/2016

11/2013 to 11/2016

\$3,360.13

http://www.ijerph.org

00660 EWA Z 26616 C - ESU
NADIA DARBOUZE
267B SHAWMONT AVE
PHILADELPHIA PA 19128-4208

This Year: November 2013 to November 2016 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
11/2014	Withdrawal - PMI		\$127.46 *	\$1,510.56	\$-5,196.93
12/2014	Deposit		\$127.47 *		
	Withdrawal - PMI		\$127.46 *	\$1,510.56	\$-5,196.92
01/2015	Withdrawal - PMI		\$127.46 *	\$1,510.56	\$-5,324.38
02/2015	Deposit		\$254.94 *		
	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-5,097.15
02/2015	Withdrawal - CITY/SCHOOL		\$1,889.07 *	\$1,510.56	\$-6,986.22
03/2015	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-7,013.93
04/2015	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-7,041.64
05/2015	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-7,069.35
06/2015	Deposit		\$127.47 *		
	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-6,969.59
07/2015	Deposit		\$127.47 *		
	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-6,869.83
08/2015	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-6,897.54
09/2015	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-6,925.25
10/2015	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-6,952.96
11/2015	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-6,980.67
12/2015	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-7,008.38
01/2016	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-7,036.09
01/2016	Withdrawal - CITY/SCHOOL		\$1,973.38 *	\$1,510.56	\$-9,009.47
02/2016	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-9,037.18
03/2016	Deposit		\$127.47 *		
	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-8,937.42
04/2016	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-8,965.13
05/2016	Deposit		\$127.47 *		
	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-8,865.37
06/2016	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-8,893.08
07/2016	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-8,920.79
08/2016	Withdrawal - PMI		\$27.71 *	\$1,510.56	\$-8,948.50
09/2016	Deposit		\$11,397.55 E		
	Withdrawal - PMI		\$27.71 E	\$1,510.56	\$2,421.34
10/2016	Deposit		\$316.28 E	\$1,510.56	\$2,737.62
11/2016	Deposit		\$316.28 E		
	Withdrawal - PMI		\$27.71 E	\$1,510.56	\$3,026.19
Total Deposits		\$3,795.36	\$13,304.81		
Total Withdrawals		\$3,413.01	\$8,245.33		
Account Balance as of 11/2016					\$3,026.19

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$192.16 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$1,546.16 in February 2017 (highlighted below). That is \$3,360.13 more than your minimum required balance of \$0.00.

Next Year: December 2016 to November 2017

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$3,026.19
12/2016	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$3,190.64	
01/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$3,355.09	
02/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$3,519.54	
02/2017	Withdrawal - CITY/SCHOOL	\$1,973.38		\$1,546.16	
03/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$1,710.61	
04/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$1,875.06	
05/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$2,039.51	
06/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$2,203.96	
07/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$2,368.41	
08/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$2,532.86	
09/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$2,697.31	
10/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$2,861.76	
11/2017	Deposit Withdrawal - PMI	\$192.16 \$27.71		\$3,026.21	
	Total Estimated Deposits	\$2,305.92			
	Total Estimated Withdrawals	\$2,305.90			
	Estimated Account Balance as of November 2017				\$3,026.21

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
CITY/SCHOOL	\$1,973.38	February 17	PMI	\$27.71	December 16
			PMI	\$27.71	January 17
			PMI	\$27.71	February 17
			PMI	\$27.71	March 17
			PMI	\$27.71	April 17
			PMI	\$27.71	May 17
			PMI	\$27.71	June 17
			PMI	\$27.71	July 17
			PMI	\$27.71	August 17
			PMI	\$27.71	September 17
			PMI	\$27.71	October 17
			PMI	\$27.71	November 17

Total Tax and Insurance Monthly Payment Amount = \$192.16



ELKHORN COUNTY, WYOMING



A QUICK GUIDE TO UNDERSTANDING YOUR

Annual Escrow Analysis

01710 Page 1 of 4

CHASE

Customer Service Center
Monday - Thursday
8 a.m. - 8 p.m. ET
800-548-9136
Fax: 516-526-1011
Toll-Free: 1-800-848-9136

chase.com

Escrow: Taxes and Insurance Statement

Open To: [REDACTED]
Statement Date: [REDACTED]
Payment Period: [REDACTED] 000000000000
Interest Rate: [REDACTED]

Monthly Home Loan Payment

	Current Payment	New Payment
Principal & Interest	\$672.44	\$672.44
Escrow Account A	\$447.41	\$447.41
Interest		
Total Payment:	\$1,114.85	\$1,114.85
Amount		

Why am I getting this statement?
You are getting this statement because you have an escrow account. This is a special account that we provide for you to pay your property taxes and/or insurance. If we also know an annual escrow account, it will be included in this statement. You only make one payment of your property taxes and/or insurance each year. We will automatically deduct these amounts from your monthly mortgage payment, plus the year-over-year increase amount. When your taxes and/or insurance premiums are due, we may draw funds from your escrow to pay these bills.

Once a year, we are required by law to review your escrow account. This statement details the results of our review. It involves a history of the activity on your account this past year and the activity expected for next year.

For more information about escrow, visit chase.com/escrow/mortgage.

Current Monthly Mortgage Payment

Why am I getting this statement?
You are getting this statement because you have an escrow account. This is a special account that we provide for you to pay your property taxes and/or insurance. If we also know an annual escrow account, it will be included in this statement. You only make one payment of your property taxes and/or insurance each year. We will automatically deduct these amounts from your monthly mortgage payment, plus the year-over-year increase amount. When your taxes and/or insurance premiums are due, we may draw funds from your escrow to pay these bills.

Once a year, we are required by law to review your escrow account. This statement details the results of our review. It involves a history of the activity on your account this past year and the activity expected for next year.

For more information about escrow, visit chase.com/escrow/mortgage.

New Monthly Mortgage Payment

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other orders tell payment centers or modify additional customers. If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Escrow Account Summary

This section shows that your escrow account has a surplus.

Summary

Your escrow surplus is \$644.79.

Your escrow account has \$644.79 more than was needed to pay your taxes and/or insurance. We have attached a check for \$644.79 in order to return your escrow account to a zero balance balance of \$1,114.85 (less interest) at end of statement May 1st 2014 to May 2015. Your monthly payment will be \$1,114.85 starting 05/2015.

Please cash the check below.

If you wish, you can cash the attached check as one-time and bi-monthly mortgage payments to help repay your loan principal more quickly. To do that, follow these directions:

1. Write "Pay to the order of JPMorgan Chase Bank" on the back of the attached check.
2. Write your full mortgage loan number on the check.
3. Sign the back of the check.
4. Write a memo line so that you need to use this check to make a one-time additional mortgage payment.
5. Mail your letter and your check in the mail envelope to:

Attn: Customer Request Response
PO Box 42730
Cincinnati, OH 45242-0730

Escrow Surplus Check

Your surplus check will be attached here.
Please detach and cash it.



Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimate. The estimated amounts come from your last escrow account review.

- Your most recent mortgage payment due was \$1,114.85. Your mortgage payment includes principal and interest \$672.44 and escrow money.
- All the rest of your last escrow account. Now, your expected new balance was \$644.79. The chart below shows that your actual new escrow balance was \$1,114.85.

Note: Changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An '\$' in the chart below means a projected activity that hasn't occurred yet.

'Actual' indicates a difference between the estimated and actual amounts.

Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year.

Expected Escrow Account Activity

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance/Monthly Payment Amount" is the bottom of this chart to your monthly escrow deposit, as listed on page 1 of this statement.

Next Year: June 2014 to May 2015

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
05/2014	Starting Balance	\$644.79		\$644.79	\$644.79
05/2014	Deposit	\$672.44	\$672.44		\$1,317.23
05/2014	Deposit	\$672.44	\$672.44		\$1,689.67
05/2014	Refund	\$255.63	\$255.63		\$1,434.04
06/2014	Deposit	\$672.44	\$672.44		\$1,706.48
06/2014	Deposit	\$672.44	\$672.44		\$2,378.92
06/2014	Refund	\$255.63	\$255.63		\$2,123.29
07/2014	Deposit	\$672.44	\$672.44		\$2,795.73
07/2014	Refund	\$255.63	\$255.63		\$2,540.10
08/2014	Deposit	\$672.44	\$672.44		\$3,212.54
08/2014	Refund	\$255.63	\$255.63		\$2,956.91
09/2014	Deposit	\$672.44	\$672.44		\$3,529.35
09/2014	Refund	\$255.63	\$255.63		\$3,273.72
10/2014	Deposit	\$672.44	\$672.44		\$3,646.16
10/2014	Refund	\$255.63	\$255.63		\$3,390.53
11/2014	Deposit	\$672.44	\$672.44		\$3,762.97
11/2014	Refund	\$255.63	\$255.63		\$3,507.34
12/2014	Deposit	\$672.44	\$672.44		\$3,880.78
12/2014	Refund	\$255.63	\$255.63		\$3,625.15
01/2015	Deposit	\$672.44	\$672.44		\$3,997.59
01/2015	Refund	\$255.63	\$255.63		\$3,742.96
02/2015	Deposit	\$672.44	\$672.44		\$4,115.40
02/2015	Refund	\$255.63	\$255.63		\$3,860.77
03/2015	Deposit	\$672.44	\$672.44		\$4,233.21
03/2015	Refund	\$255.63	\$255.63		\$3,978.58
04/2015	Deposit	\$672.44	\$672.44		\$4,305.62
04/2015	Refund	\$255.63	\$255.63		\$4,060.99
05/2015	Deposit	\$672.44	\$672.44		\$4,128.43
05/2015	Refund	\$255.63	\$255.63		\$3,872.80
06/2015	Deposit	\$672.44	\$672.44		\$4,245.24
06/2015	Refund	\$255.63	\$255.63		\$4,090.61
07/2015	Deposit	\$672.44	\$672.44		\$4,362.05
07/2015	Refund	\$255.63	\$255.63		\$4,116.42
08/2015	Deposit	\$672.44	\$672.44		\$4,283.86
08/2015	Refund	\$255.63	\$255.63		\$4,028.23
09/2015	Deposit	\$672.44	\$672.44		\$4,205.67
09/2015	Refund	\$255.63	\$255.63		\$3,950.04
10/2015	Deposit	\$672.44	\$672.44		\$4,127.48
10/2015	Refund	\$255.63	\$255.63		\$3,872.85
11/2015	Deposit	\$672.44	\$672.44		\$4,195.32
11/2015	Refund	\$255.63	\$255.63		\$3,949.69
12/2015	Deposit	\$672.44	\$672.44		\$4,267.13
12/2015	Refund	\$255.63	\$255.63		\$4,011.50
01/2016	Deposit	\$672.44	\$672.44		\$4,179.94
01/2016	Refund	\$255.63	\$255.63		\$3,924.31
02/2016	Deposit	\$672.44	\$672.44		\$4,251.75
02/2016	Refund	\$255.63	\$255.63		\$4,006.12
03/2016	Deposit	\$672.44	\$672.44		\$4,178.56
03/2016	Refund	\$255.63	\$255.63		\$3,922.93
04/2016	Deposit	\$672.44	\$672.44		\$4,250.39
04/2016	Refund	\$255.63	\$255.63		\$4,005.76
05/2016	Deposit	\$672.44	\$672.44		\$4,178.22
05/2016	Refund	\$255.63	\$255.63		\$3,922.59
06/2016	Deposit	\$672.44	\$672.44		\$4,250.05
06/2016	Refund	\$255.63	\$255.63		\$4,003.42
07/2016	Deposit	\$672.44	\$672.44		\$4,177.49
07/2016	Refund	\$255.63	\$255.63		\$3,918.86
08/2016	Deposit	\$672.44	\$672.44		\$4,249.33
08/2016	Refund	\$255.63	\$255.63		\$4,003.70
09/2016	Deposit	\$672.44	\$672.44		\$4,176.77
09/2016	Refund	\$255.63	\$255.63		\$3,918.14
10/2016	Deposit	\$672.44	\$672.44		\$4,248.60
10/2016	Refund	\$255.63	\$255.63		\$4,002.97
11/2016	Deposit	\$672.44	\$672.44		\$4,176.04
11/2016	Refund	\$255.63	\$255.63		\$3,917.41
12/2016	Deposit	\$672.44	\$672.44		\$4,247.87
12/2016	Refund	\$255.63	\$255.63		\$4,002.24
01/2017	Deposit	\$672.44	\$672.44		\$4,175.91
01/2017	Refund	\$255.63	\$255.63		\$3,916.68
02/2017	Deposit	\$672.44	\$672.44		\$4,247.74
02/2017	Refund	\$255.63	\$255.63		\$4,001.51
03/2017	Deposit	\$672.44	\$672.44		\$4,174.78
03/2017	Refund	\$255.63	\$255.63		\$3,915.15
04/2017	Deposit	\$672.44	\$672.44		\$4,246.61
04/2017	Refund	\$255.63	\$255.63		\$4,000.98
05/2017	Deposit	\$672.44	\$672.44		\$4,173.65
05/2017	Refund	\$255.63	\$255.63		\$3,914.32
06/2017	Deposit	\$672.44	\$672.44		\$4,245.48
06/2017	Refund	\$255.63	\$255.63		\$4,000.25
07/2017	Deposit	\$672.44	\$672.44		\$4,173.12
07/2017	Refund	\$255.63	\$255.63		\$3,913.49
08/2017	Deposit	\$672.44	\$672.44		\$4,244.95
08/2017	Refund	\$255.63	\$255.63		\$4,000.32
09/2017	Deposit	\$672.44	\$672.44		\$4,172.82
09/2017	Refund	\$255.63	\$255.63		\$3,912.59
10/2017	Deposit	\$672.44	\$672.44		\$4,244.65
10/2017	Refund	\$255.63	\$255.63		\$4,000.42
11/2017	Deposit	\$672.44	\$672.44		\$4,171.52
11/2017	Refund	\$255.63	\$255.63		\$3,911.79
12/2017	Deposit	\$672.44	\$672.44		\$4,243.35
12/2017	Refund	\$255.63	\$255.63		\$4,000.62
01/2018	Deposit	\$672.44	\$672.44		\$4,170.42
01/2018	Refund	\$255.63	\$255.63		\$3,910.89
02/2018	Deposit	\$672.44	\$672.44		\$4,242.28
02/2018	Refund	\$255.63	\$255.63		\$4,000.55
03/2018	Deposit	\$672.44	\$672.44		\$4,171.15
03/2018	Refund	\$255.63	\$255.63		\$3,910.42
04/2018	Deposit	\$672.44	\$672.44		\$4,242.98
04/2018	Refund	\$255.63	\$255.63		\$4,000.25
05/2018	Deposit	\$672.44	\$672.44		\$4,170.85
05/2018	Refund	\$255.63	\$255.63		\$3,910.12
06/2018	Deposit	\$672.44	\$672.44		\$4,242.68
06/2018	Refund	\$255.63	\$255.63		\$4,000.05
07/2018	Deposit	\$672.44	\$672.44		\$4,171.28
07/2018	Refund	\$255.63	\$255.63		\$3,910.45
08/2018	Deposit	\$672.44	\$672.44		\$4,243.11
08/2018	Refund	\$255.63	\$255.63		\$4,000.38
09/2018	Deposit	\$672.44	\$672.44		\$4,171.81
09/2018	Refund	\$255.63	\$255.63		\$3,910.28
10/2018	Deposit	\$672.44	\$672.44		\$4,242.94
10/2018	Refund	\$255.63	\$255.63		\$4,000.21
11/2018	Deposit	\$672.44	\$672.44		\$4,172.47
11/2018	Refund	\$255.63	\$255.63		\$3,910.34
12/2018	Deposit	\$672.44	\$672.44		\$4,243.31
12/2018	Refund	\$255.63	\$255.63		\$4,000.24
01/2019	Deposit	\$672.44	\$672.44		\$4,172.14
01/2019	Refund	\$255.63	\$255.63		\$3,910.21
02/2019	Deposit	\$672.44	\$672.44		\$4,242.97
02/2019	Refund	\$255.63	\$255.63		\$4,000.14
03/2019	Deposit	\$672.44	\$672.44		\$4,171.71
03/2019	Refund	\$255.63	\$255.63		\$3,910.11
04/2019	Deposit	\$672.44	\$672.44		\$4,243.54
04/2019	Refund	\$255.63	\$255.63		\$4,000.04
05/2019	Deposit	\$672.44	\$672.44		\$4,171.33
05/2019	Refund	\$255.63	\$255.63		\$3,910.01
06/2019	Deposit	\$672.44	\$672.44		\$4,243.36
06/2019	Refund	\$255.63	\$255.63		\$4,000.04
07/2019	Deposit	\$672.44	\$672.44		\$4,171.93
07/2019	Refund	\$255.63	\$255.63		\$3,910.1
08/2019	Deposit	\$672.44	\$672.44		\$4,243.76
0					



FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

Why does my account have a surplus?

Your account balance is higher than the minimum balance required, so we're refunding the difference. If your refund is more than \$50, your check is attached. If it's less than \$50, we'll credit your escrow account with your surplus.

We calculate next year's monthly escrow payment based on your tax and/or insurance payment amounts at the time your analysis is run. If your taxes and/or insurance change, your escrow payment may change, resulting in a shortage or surplus next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

ESCROW RESOURCES

- View your annual Escrow Analysis online to see if your monthly mortgage payment is changing due to an increase or decrease in your property taxes and/or insurance at chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.

